

Background Quality Report

Forces Help to Buy Statistics

1. Introduction

1.1 Overview

The Forces Help to Buy (FHTB) statistics are published on a quarterly basis. The report includes information on the total number of Armed Forces personnel who have made first stage applications (those who pass initial eligibility checks) and second stage applications (those who pass detailed eligibility checks) to the FHTB scheme as well as those who have received FHTB payments each month since it was launched in April 2014. It also provides a breakdown of recipients by Service and the percentage of payments made to Officers and Other Ranks. It summarises the total monetary value of payments made and an average amount per person. Statistics on the proportions of purchased or extended properties by UK region, and on the age of personnel using the scheme are included on a biannual basis. A purchased property corresponds to a single payment received under the FHTB scheme.

1.2 Methodology and Production

There are three different sets of data which are used in the production of this report:

- i. Data on first and second stage applications and FHTB payments, as well as the total value of FHTB payments, are provided by the FHTB team at Defence Business Services (DBS) Military Personnel who administer the scheme. This information is collated in an Excel spreadsheet by desk officers who process applications and payments; there is a daily and a monthly payment register which records transactions (the DBS team compare daily and monthly payment registers and reconcile any differences before reporting monthly payments). Data are compiled on the second working day of each month (for the preceding month) and sent to Defence Statistics.
- ii. Service and Rank breakdowns are provided by the Chief of Defence Personnel Research and Evidence (CDPRE) team using a bespoke report from the Joint Personnel Administration (JPA) system which collates information included on an individual's pay records. These are compiled into an Excel spreadsheet and sent to Defence Statistics each month on request, in order to be ready for the date of report publication. See Figures 4 and 5 of the report.
- iii. Region and Age breakdowns are provided by the CDPRE team using a bespoke report from the JPA system which collates information included on an individual's pay records since the scheme began. These are compiled into an Excel spreadsheet and sent to the Defence Statistics team biannually on request. Regional proportions are calculated based on the postcodes of purchased properties. Postcodes are matched to region using the National Statistics Postcode Lookup (NSPL) dataset. For the most recent biannual report (2018/19 Q2), the NSPL February 2018 version was used. In a small number of cases, a postcode may be attributed to a different region or fail to be matched to a region because of a regional boundary change or the termination of a postcode that occurred since the FHTB payment was made. Both Regional and Age estimated counts are calculated by combining JPA and DBS source data: the total number of payments made (source: DBS) is multiplied by the percentages by region or age group (source: JPA).

- iv. Data on purchases and extensions are provided by the FHTB team at Defence Business Services (DBS) Military Personnel. A data extract is taken from the JPA system on a quarterly basis, identifying Service Personnel with a crystallized debt under the FHTB scheme. The extract is taken three working days after the end of the quarter and the data as at the last day of the quarter is identified; this ensures most late-reporting is captured. The extract is subject to a series of checks by DBS personnel to ensure that repayment sums and dates fall within expected ranges. It is sent to Defence Statistics quarterly on request.

Once the data sets are available, they are then combined and used to calculate the statistics for the reports using Excel, and checked for accuracy once completed.

2. Relevance

The People-Accommodation team regularly receive Parliamentary and Ministerial business regarding FHTB and, more generally, home ownership in the Armed Forces, or the means by which it is being incentivised. The MOD is also keen to promote the scheme and have proactively published a number of case studies, real life, examples of people who have used FHTB to buy their own properties and benefitted from the scheme, and there has been some coverage in Service family federation magazines. Internally, within the MOD, there are a number of stakeholders, such as Defence Resources, single Service Housing Staffs and New Employment Model champions who use figures to monitor expenditure and behavioural change of Armed Forces personnel.

3. Accuracy

Application and payment data is recorded manually by DBS in Excel worksheets. As such, there is the possibility that human error may result in mistakes. However, DBS have established a reconciliation process to double check daily payment registers against the monthly payment register.

Again, the management information received from JPA is only as accurate as the data which has been put into the system, and is therefore vulnerable to human error. However, both the JPA Superuser who downloads the payments report from JPA, and the DBS administrator who downloads the FHTB crystallized debt extract from JPA, perform a series of error checks.

There are a small number of 'missing values' in the regional analysis where a valid postcode is not available for the property purchased. The proportion of 'missing values' is reported in the Supplementary Tables.

Figures will be sense-checked once they have been compiled and before they are submitted as final versions.

4. Timeliness and Punctuality

DBS send their FHTB payments data to Defence Statistics as early as possible at the beginning of each month (typically the second working day).

DBS send their FHTB crystallized debt extract to Defence Statistics around the tenth working day after the end of the last quarter.

JPA MI from CDPRE's area is requested on the first working day after the end of the last quarter and typically received within five working days of the request.

The release date for this publication was pre-announced on the [MOD's Calendar of Upcoming Releases](#) section of GOV.UK.

The FHTB Statistics report is typically published on the third Thursday of either July (for Q1), October (for Q2), January (for Q3) or April (for Q4). This therefore allows two weeks or more for the report to be formulated, checked and validated before a final version is ready.

Due to a few working days lost around the New year period, the current report has been published on the fourth Thursday of January to allow sufficient time to formulate and validate.

5. Accessibility and Clarity

Key figures are summarised in the Key Points and Trends section.

Each figure in the report is supported by an explanatory paragraph which provides contextual information.

Figures are presented in graphs or pie charts in a clear visual format.

The report is accompanied by an Excel spreadsheet which provides supplementary data in a tabular format.

The report can be accessed at the [MOD Official Statistics by Topic](#) page.

6. Coherence and Comparability

The report provides statistics on applications and payments by month. Statistics on purchases and extensions are provided as at the latest quarter. Further figures, on region and age, are provided as at the latest biannual point.

The FHTB scheme is an advance of salary scheme operated by the MOD and underpinned by a MOD formulated internal policy. FHTB cannot be compared with Government affordable home ownership schemes, which, albeit similarly named (such as Help to Buy), operate very differently and are owned by other Government Departments.

The only comparison that could be made is to the MOD's previous home ownership scheme, the Long Service Advance of Pay (LSAP) scheme, although there are some differences in regulations between the two schemes, not to mention the total amount advanced (LSAP was limited to £8,500 and saw reduced applications given rising house prices and the promise of the launch of FHTB), they are therefore not directly comparable.

Regional data is reported using the Nomenclature of Units for Territorial Statistics Level 1 Regions for England:

<http://webarchive.nationalarchives.gov.uk/20160128213317/http://www.ons.gov.uk/ons/guide-method/geography/beginner-s-guide/maps/united-kingdom--nuts1-levels-1--2-and-3--2011.pdf>

Age data is reported using ONS Harmonised Standard 4 age bandings - <http://www.ons.gov.uk/ons/guide-method/harmonisation/harmonisation-programme/a-z-of-harmonised-principles.pdf>

7. References

	Reference	Website Location
1	Statistics at MOD Homepage	https://www.gov.uk/government/organisations/ministry-of-defence/about/statistics
2	Timetable of Future Releases of National and Official Statistics	https://www.gov.uk/government/statistics/announcements

8. Contact Details

Please contact DefStrat-Stat-WDS-Pubs-SAnalyst1, defstrat-stat-wds-pubs@mod.gov.uk, tel. 0306 798 4458 if you have any queries about the FHTB publication.

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